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PTO/SB/05 (03-01)

Approved for use through 10/31/2002. OMB 0651-0032

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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# UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Attorney Docket No. 63771

First Inventor Stephen M. Weeks

Title Conditional Fee Ownership Home Financing System and Business Method

Express Mail Label No. EV 334814033 US

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☒ Fee Transmittal Form (e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)
2. ☒ Applicant claims small entity status.  
See 37 CFR 1.27.
3. ☒ Specification [Total Pages 41]  
(preferred arrangement set forth below)
  - Descriptive title of the Invention
  - Cross Reference to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to sequence listing, a table, or a computer program listing appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
4. ☒ Drawing(s) (35 U.S.C. 113) [Total Sheets 5]
5. Oath or Declaration [Total Pages 2]
  - a. ☒ Newly executed (original or copy)
  - b. ☐ Copy from a prior application (37 CFR 1.63 (d))  
(for a continuation/divisional with Box 18 completed)
  - i. ☐ **DELETION OF INVENTOR(S)**  
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. ☐ Application Data Sheet. See 37 CFR 1.76

## ADDRESS TO:

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

7. ☐ CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
  - a. ☐ Computer Readable Form (CRF)
  - b. Specification Sequence Listing on:
    - i. ☐ CD-ROM or CD-R (2 copies); or
    - ii. ☐ paper
  - c. ☐ Statements verifying identity of above copies

## ACCOMPANYING APPLICATIONS PARTS

9. ☒ Assignment Papers (cover sheet & document(s))
10. ☐ 37 C.F.R. §3.73(b) Statement ☐ Power of Attorney  
(when there is an assignee)
11. ☐ English Translation Document (if applicable)
12. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations
13. ☐ Preliminary Amendment
14. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
15. ☐ Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16. ☐ Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
17. ☐ Other: Transmittal; Fee Transmittal; Cert. of Mailing by Express Mail; Check No. 284473 in the amount of \$495.00

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

☐ Continuation ☐ Divisional ☒ Continuation-in-part (CIP)

of prior application No: 10 / 064,228

Prior application information: Examiner Not yet assigned

Group / Art Unit: 2164

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

## 19. CORRESPONDENCE ADDRESS

☒ Customer Number or Bar Code Label

27148

or ☐ Correspondence address below

(Insert Customer No. or Attach bar code label here)

Name

Address

City

State

Zip Code

Country

Telephone

Fax

Name (Print/Type)

Holly M. Amjad

Registration No. (Attorney/Agent)

41,582

Signature

Date

March 16, 2004

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

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22713 U.S. PTO

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**FEE TRANSMITTAL  
for FY 2004**

Effective 10/01/2003. Patent fees are subject to annual revision.

☒ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ ) 495

**Complete if Known**

Application Number	Not Yet Assigned
Filing Date	Herewith
First Named Inventor	Stephen M. Weeks
Examiner Name	Not Yet Assigned
Art Unit	Not Yet Assigned
Attorney Docket No.	63771

**METHOD OF PAYMENT (check all that apply)**☒ Check ☐ Credit card ☐ Money Order ☐ Other ☐ None☒ Deposit Account:

Deposit Account Number 50-1662

Deposit Account Name Polsinelli Shalton &amp; Welte

The Director is authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☒ Credit any overpayments  
☒ Charge any additional fee(s) during the pendency of this application  
☐ Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.**FEE CALCULATION****1. BASIC FILING FEE**

Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	Fee Paid
1001	770	2001	385	Utility filing fee	385
1002	340	2002	170	Design filing fee	
1003	530	2003	265	Plant filing fee	
1004	770	2004	385	Reissue filing fee	
1005	160	2005	80	Provisional filing fee	

SUBTOTAL (1)

(\$ ) 385

**2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE**

Total Claims	Extra Claims	Fee from below	Fee Paid
23	-20 ** = 3	9	27
Independent Claims	4	-3 ** = 1	43
Multiple Dependent		X	0

Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description
1202	18	2202	9	Claims in excess of 20
1201	86	2201	43	Independent claims in excess of 3
1203	290	2203	145	Multiple dependent claim, if not paid
1204	86	2204	43	** Reissue independent claims over original patent
1205	18	2205	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2)

(\$ ) 70

\*\*or number previously paid, if greater; For Reissues, see above

**FEE CALCULATION (continued)****3. ADDITIONAL FEES**

Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	Fee Paid
1051	130	2051	65	Surcharge - late filing fee or oath	
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet.	
1053	130	1053	130	Non-English specification	
1812	2,520	1812	2,520	For filing a request for reexamination	
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action	
1251	110	2251	55	Extension for reply within first month	
1252	420	2252	210	Extension for reply within second month	
1253	950	2253	475	Extension for reply within third month	
1254	1,480	2254	740	Extension for reply within fourth month	
1255	2,010	2255	1,005	Extension for reply within fifth month	
1401	330	2401	165	Notice of Appeal	
1402	330	2402	165	Filing a brief in support of an appeal	
1403	290	2403	145	Request for oral hearing	
1451	1,510	1451	1,510	Petition to institute a public use proceeding	
1452	110	2452	55	Petition to revive - unavoidable	
1453	1,330	2453	665	Petition to revive - unintentional	
1501	1,330	2501	665	Utility issue fee (or reissue)	
1502	480	2502	240	Design issue fee	
1503	640	2503	320	Plant issue fee	
1460	130	1460	130	Petitions to the Commissioner	
1807	50	1807	50	Processing fee under 37 CFR 1.17 (q)	
1806	180	1806	180	Submission of Information Disclosure Stmt	
8021	40	8021	40	Recording each patent assignment per property (times number of properties)	40
1809	770	2809	385	Filing a submission after final rejection (37 CFR § 1.129(a))	
1810	770	2810	385	For each additional invention to be examined (37 CFR § 1.129(b))	
1801	770	2801	385	Request for Continued Examination (RCE)	
1802	900	1802	900	Request for expedited examination of a design application	


Other fee (specify)

\*Reduced by Basic Filing Fee Paid

SUBTOTAL (3)

(\$ ) 40

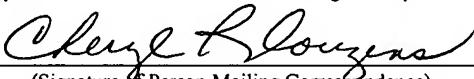
**SUBMITTED BY****Complete (if applicable)**

Name (Print/Type)	Holly M. Amjad	Registration No. (Attorney/Agent)	11,582	Telephone	816.360.4299
Signature		Date	March 16, 2004		

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**

This collection of information is required by 37 CFR 1.27 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing this form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

<b>CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)</b>			<b>Matter No.</b>	
Applicant(s): Stephen M. Weeks			<b>63771</b>	
Serial No. Not Yet Assigned	Filing Date Herewith	Examiner Not Yet Assigned	Group Art Unit Not Yet Assigned	Confirmation No. Not Yet Assigned
Invention: Conditional Fee Ownership Home Financing System and Business Method				
<p>I hereby certify that a Transmittal (2 pages, in duplicate); Utility Patent Application Transmittal, (1 page); Fee Transmittal FY 2004 (1 page, in duplicate); Patent Application (including a 41 page specification, claims 1-23, and an abstract); 5 pages of drawings (Figs. 1-5); Assignment Recordation Cover Sheet (1 page); Assignment (2 pages); Declaration (2 pages); Check No. 286380 in the amount of \$455.00; Check No. 286381 in the amount of \$40.00 (recordation of assignment fee); a Certificate of Mailing by Express Mail (1 page); authorization to charge any fees, except the filing fee, which may be required to Deposit Account No. 50-1662; and a stamped, pre-addressed postcard are being mailed by U.S. Postal Service Express Mail to Addressee: Mail Stop PATENT APPLICATION, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, this 16th day of March, 2004.</p> <p style="text-align: center;"> <u>Cheryl R. Couzens</u>          (Typed or Printed Name of Person Mailing Correspondence)       </p> <p style="text-align: center;">           (Signature of Person Mailing Correspondence)       </p> <p style="text-align: center;"> <u>EV 334814033 US</u>          ("Express Mail" Mailing Label Number)       </p>				

28519 / 59472  
HMAMJ 1080392

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s):    Stephen M. Weeks	Group No.       Not Yet Assigned
Serial No.:       Not Yet Assigned	Examiner:       Not Yet Assigned
Filed:             Herewith	
For:               Conditional Fee Ownership Home Financing System and Business Method	

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL**

Dear Sir:

Attached please find the following:

- ☒ Utility Patent Application Transmittal (1 page)
- ☒ Fee Transmittal for FY 2004 (1 page, in duplicate)
- ☒ Patent Application (including a 41 page specification, Claims 1-23, and an abstract)
- ☒ Drawings (5 pages, Figs. 1-5)
- ☒ Assignment Recordation Cover Sheet (1 page)
- ☒ Assignment (2 pages)
- ☒ Declaration (2 pages)
- ☒ Check No. 286380 in the amount of \$455.00
- ☒ Check No. 286381 in the amount of \$40.00

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**CERTIFICATE OF MAILING**

I hereby certify that, on the date shown below, this correspondence is being

- ☒ deposited with the United States Postal Service in an envelope addressed to Mail Stop PATENT APPLICATION, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

**MAILING**

**37 C.F.R. §1.8**  
☐ as first class mail.

**37 C.F.R. §1.10**  
☒ as "Express Mail Post Office to Addressee"  
EXPRESS MAIL NO. EV 334814033 US.

**FACSIMILE TRANSMISSION**

- ☐ transmitted by facsimile to the Patent and Trademark Office.

Cheryl R. Couzens  
Name of Depositor

  
Signature

3.16.04  
Date

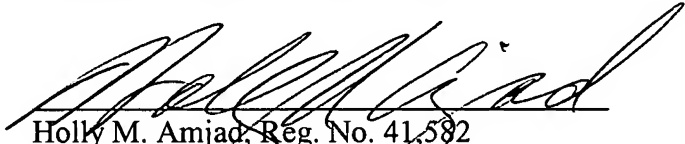
- ☒ Certificate of Mailing by Express Mail  
☒ Stamped, Pre-addressed Postcard

The Commissioner is hereby authorized to charge any additional fees, except the filing fee, which may be required, or credit any overpayment, to Deposit Account No. 50-1662. A duplicate of this request is attached.

Respectfully submitted,

POLSINELLI SHALTON & WELTE, P.C.

Date: 3/16/04

  
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